

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
SCHANK III, CHARLES W	§	Case No. 15-05415
SCHANK, CHRISTINE H	§	
	§	
Debtors	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT  
219 South Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on 01/22/2016 in Courtroom Second Floor,

Joliet City Hall  
150 West Jefferson, 2nd Floor  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/22/2015

By: \_\_\_\_\_

*Peter N. Metrou, Trustee*  
*123 W. Washington Street*  
*Suite 216*  
*Oswego, IL 60543*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
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SCHANK III, CHARLES W § Case No. 15-05415  
SCHANK, CHRISTINE H §  
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Debtors §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 12,000.00  
and approved disbursements of \$ 369.83  
leaving a balance on hand of<sup>1</sup> \$ 11,630.17

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou, Trustee	\$ 1,950.00	\$ 0.00	\$ 1,950.00
Trustee Expenses: Peter N. Metrou, Trustee	\$ 62.87	\$ 0.00	\$ 62.87

Total to be paid for chapter 7 administrative expenses \$ 2,012.87

Remaining Balance \$ 9,617.30

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,322.71 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 32.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank	\$ 8,922.61	\$ 0.00	\$ 2,926.45
000002	First National Bank of Omaha	\$ 4,412.21	\$ 0.00	\$ 1,447.12
000003	First National Bank of Omaha	\$ 5,338.86	\$ 0.00	\$ 1,751.05
000004	Quantum3 Group LLC as agent for	\$ 459.16	\$ 0.00	\$ 150.60
000005	Capital One, N.A.	\$ 1,872.30	\$ 0.00	\$ 614.08
000006	American Express Bank, FSB	\$ 2,125.46	\$ 0.00	\$ 697.11
000007	Portfolio Recovery Associates, LLC	\$ 6,192.11	\$ 0.00	\$ 2,030.89

Total to be paid to timely general unsecured creditors \$ 9,617.30

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/

*Peter N. Metrou, Trustee  
123 W. Washington Street  
Suite 216  
Oswego, IL 60543*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Charles W Schank, III  
 Christine H Schank  
 Debtors

Case No. 15-05415-BWB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dpruitt  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Dec 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2015.

db/jdb  
 22943137 +Charles W Schank, III, Christine H Schank, 1553 Holiday Dr, Sandwich, IL 60548-9258  
 23373035 American Express, Box 0001, Los Angeles, CA 90096-8000  
 22943138 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 23229638 Bank of America, PO Box 851001, Dallas, TX 75285-1001  
 22943139 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 22943140 +Carson's, PO Box 182125, Columbus, OH 43218-2125  
 22943147 +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 23199656 First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557  
 22943152 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003  
 22943145 +LL Bean Visa Card, PO Box 8802, Wilmington, DE 19899-8802  
 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan, PO Box 790408, Saint Louis, MO 63179)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22943144 E-mail/Text: mrdiscen@discover.com Dec 24 2015 01:11:25 Discover Card Services,  
 PO Box 30943, Salt Lake City, UT 84130  
 23087379 E-mail/Text: mrdiscen@discover.com Dec 24 2015 01:11:25 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 22943149 E-mail/Text: bankruptcy.bnc@gt-cs.com Dec 24 2015 01:11:55 Green Tree, PO Box 6172,  
 Rapid City, SD 57709-6172  
 22943150 E-mail/Text: lossmitigation@hbtbank.com Dec 24 2015 01:11:54 Heartland Bank & Trust,  
 PO Box 67, Bloomington, IL 61702-0067  
 22943151 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 24 2015 01:11:38 Kohl's, PO Box 3043,  
 Milwaukee, WI 53201-3043  
 23408509 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 24 2015 01:18:15  
 Portfolio Recovery Associates, LLC, successor to U.S. Bank National,  
 Association (ELAN FINANCIAL SERVICES), POB 41067, Norfolk VA 23541  
 23229339 E-mail/Text: bnc-quantum@quantum3group.com Dec 24 2015 01:12:09  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22943142\* +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 22943143\* +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 22943141\* +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 22943148\* First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557  
 23200617\* +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 22943146\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan, PO Box 790408, Saint Louis, MO 63179)

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2015 at the address(es) listed below:

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
 Peter N Metrou on behalf of Trustee Peter N Metrou met.trustee7@att.net,  
 met.trustee\_backup@att.net,pnmlawyer@aol.com,pmetrou@ecf.epiqsystems.com  
 Peter N Metrou met.trustee7@att.net, met.trustee\_backup@att.net,pnmlawyer@aol.com,  
 pmetrou@ecf.epiqsystems.com  
 Stephen J West on behalf of Debtor 1 Charles W Schank, III tmalaw@sjwlawott.com  
 Stephen J West on behalf of Debtor 2 Christine H Schank tmalaw@sjwlawott.com

District/off: 0752-1

User: dpruitt  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Dec 23, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5